

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ronald Minnich
Carrie A. Minnich
aka Carrie A. Smith**
Debtor(s)

Bankruptcy Case No.: 17-22432-CMB
Issued Per Dec. 7, 2017 Proceeding
Chapter: 13
Docket No.: 48 – 33, 37
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated September 5, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$916 as of December 2017. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: December 11, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ronald Minnich
 Carrie A. Minnich
 Debtors

Case No. 17-22432-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Dec 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2017.

db/jdb +Ronald Minnich, Carrie A. Minnich, 126 Irving Avenue, Latrobe, PA 15650-2934
 14642970 +Bank of America, PO Box 31785, Tampa, FL 33631-3785
 14642971 +Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100
 14642973 +City of Latrobe, PO box 829, Latrobe, PA 15650-0829
 14642975 +Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300
 14642977 +Enhanced Recovery Corp., PO Box 57547, Jacksonville, FL 32241-7547
 14642978 +Excella Health, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848
 14642981 +KML Law Group, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
 14658077 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 14642983 +Northwest Consumer Discount Company, 5927 Ropute 981, Suite 3, PO box 983, Latrobe, PA 15650-0983
 14642984 +Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
 14680256 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 14642985 Portfolio Recovery Associates, 120 Corporate Blvd., Cumberland, MD 21502
 14642986 +Southern CR Adjusters, 2420 Professional, Rocky Mount, NC 27804-2253
 14642988 +SynchbToysrus, PO box 965036, Orlando, FL 32896-5036
 14642989 +UPMC Health Services, UPMC East, PO Box 371472, Pittsburgh, PA 15250-7472
 14714504 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
 14642990 #+Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
 14642991 +Westmoreland EM Med Spec., PO Box 1348, Indiana, PA 15701-5348

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14715946 +E-mail/Text: g20956@att.com Dec 12 2017 01:32:15 AT&T Mobility II LLC,
 %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,
 BEDMINSTER, NJ. 07921-2693
 14642972 +E-mail/Text: banko@berkscredit.com Dec 12 2017 01:31:09 Berks Credit and Collection,
 900 Corporate Drive, Reading, PA 19605-3340
 14642974 +E-mail/Text: bankruptcy@jdbyrider.com Dec 12 2017 01:32:31 CNAC,
 12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424
 14642976 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 12 2017 01:35:59 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 14642979 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 12 2017 01:31:59 Jefferson Capital Systems,
 16 McLeland Road, Saint Cloud, MN 56303
 14642980 +E-mail/Text: BKRMailOPS@weltman.com Dec 12 2017 01:31:12 Kay Jewelers, PO Box 740425,
 Cincinnati, OH 45274-0425
 14642982 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 12 2017 01:31:40 Midland Credit Mgmt. Inc.,
 2365 Northside Dr. 300, San Diego, CA 92108-2709
 14708129 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 12 2017 01:31:40 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 14714549 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 12 2017 01:41:35
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14643356 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 12 2017 01:41:47
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14642987 +E-mail/PDF: gecsed@recoverycorp.com Dec 12 2017 01:35:34 SYNCB/Walmart, PO Box 965036,
 Orlando, FL 32896-5036
 14675073 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 12 2017 01:41:34 Verizon,
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14671987* Bank of America, P.O. Box 31785, Tampa, FL 33631-3785

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 31

Date Rcvd: Dec 11, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2017 at the address(es) listed below:

Amy L. Zema on behalf of Debtor Ronald Minnich amy@zemalawoffice.com
Amy L. Zema on behalf of Joint Debtor Carrie A. Minnich amy@zemalawoffice.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6